

**Areya Holder Aurzada**  
**State Bar No. 24002303**  
**CHAPTER 7 TRUSTEE**  
**901 Main Street, Suite 5320**  
**Dallas, TX 75202**  
**Telephone: (972) 438-8800**  
**Email: areya@holderlawpc.com**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION**

**IN RE:**

**NICHOLAS ROLAND VILLAR, Sr.**  
**JESSI SUE VILLAR**

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**CASE NO. 24-30515-SWE**

**TRUSTEE'S OBJECTION TO CLAIM 13 OF JESSE SKALA**

**NO HEARING WILL BE CONDUCTED ON THIS MATTER UNLESS A WRITTEN RESPONSE OR OBJECTION IS FILED WITH THE CLERK OF THE UNITED STATES BANKRUPTCY COURT AND SERVED UPON THE PARTY FILING THIS PLEADING WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE UNLESS THE COURT SHORTENS OR EXTENDS THE TIME FOR FILING SUCH OBJECTION. IF NO OBJECTION IS TIMELY SERVED AND FILED, THIS PLEADING SHALL BE DEEMED TO BE UNOPPOSED, AND THE COURT MAY ENTER AN ORDER GRANTING THE RELIEF SOUGHT. IF AN OBJECTION IS FILED AND SERVED IN A TIMELY MANNER, THE COURT WILL THEREAFTER SET A HEARING. IF YOU FAIL TO APPEAR AT THE HEARING, YOUR OBJECTION MAY BE STRICKEN. THE COURT RESERVES THE RIGHT TO SET A HEARING ON ANY MATTER.**

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

COMES NOW, Areya Holder Aurzada, the Chapter 7 Trustee of the above-referenced bankruptcy estate and objects to the allowance of the secured claim of Jesse Skala Claim 13, in the total amount of \$35,998.00 and in support thereof would respectfully show as follows:

1. On February 26, 2024, (the "Petition Date"), Nicholas Roland Villar, Sr. and Jessi Sue Villar (the "Debtor") filed a voluntary petition for relief under Chapter 7 of Title 11 of the

United States Code (the “Bankruptcy Code”) in the Northern District of Texas, Fort Worth Division, Case No. 24-30515.

2. Areya Holder Aurzada was appointed as the Trustee of the Debtor’s bankruptcy estate and continues to serve in that capacity.

3. As part of the administration of this estate, the Trustee collected a non-exempt tax refund in the amount of \$29,810.02.

4. These funds were the only asset the Trustee has recovered for the bankruptcy estate.

5. On 09/23/2024, Jesse Skala filed its proof of claim (13) asserting a secured claim in the amount of \$35,998.00. The basis for the secured claim is the prepayment of secured property, a custom hydro jetter.

6. The Trustee disputes Jesse Skala secured claim against the estate proceeds and asserts that she has not administered the collateral for this claim.

WHEREFORE, PREMISES CONSIDERED, the Trustee prays for an Order disallowing, for the purpose of the Trustee’s distribution, the secured claim of Jesse Skala in the amount of \$35,998.00, and for such other and further relief as is just.

Respectfully submitted,

By: /s/ Areya Holder Aurzada  
Areya Holder Aurzada  
State Bar No. 24002303  
CHAPTER 7 TRUSTEE  
P.O. Box 2105  
Addison, TX 75001-2105  
Telephone: (972) 438-8800  
Email: areya@holderlawpc.com

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the foregoing was served on April 7, 2025,  
by United States first class mail, postage prepaid on:

Jesse Skala  
5304 Lakespring Dr  
Oakley, CA 94561

Nicholas Roland Villar, Sr.  
Jessi Sue Villar  
606 Lakepoint Loop  
Pottsboro, Tx 75076

**and via electronic notice on:**

United States Trustee  
1100 Commerce Street  
Room 976  
Dallas, TX 75242-1496

ROBERT LANE  
6200 SAVOY, SUITE 1150  
HOUSTON, TX 770363300

By: /s/ Areya Holder Aurzada  
Areya Holder Aurzada